

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA
OAKLAND DIVISION**

In re: PAK, HARRY S.	§	Case No. 09-46489
PAK, YUN H.	§	
PAK, HARRY TONG	§	
Debtor(s) PAK, YUNHYE	§	

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under Chapter 7 of the United States Bankruptcy Code was filed on July 21, 2009. The undersigned trustee was appointed on July 21, 2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.
4. The trustee realized the gross receipts of \$ 73,387.16

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>0.00</u>
Administrative expenses	<u>1,379.41</u>
Bank service fees	<u>2,570.88</u>
Other payments to creditors	<u>0.00</u>
Non-estate funds paid to 3rd Parties	<u>0.00</u>
Exemptions paid to the debtor	<u>8,581.60</u>
Other payments to the debtor	<u>0.00</u>
Leaving a balance on hand of ¹	<u>\$ 60,855.27</u>

The remaining funds are available for distribution.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

6. The deadline for filing non-governmental claims in this case was 01/28/2010 and the deadline for filing governmental claims was 01/17/2010. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$6,490.28. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$6,490.28, for a total compensation of \$6,490.28.²In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00 and now requests reimbursement for expenses of \$102.27, for total expenses of \$102.27.²

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 02/24/2014 By: /s/John T Kendall
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

²If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D)

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-46489

Trustee: (007360) John T Kendall

Case Name: PAK, HARRY S.
PAK, YUN H.

Filed (f) or Converted (c): 07/21/09 (f)

§341(a) Meeting Date: 08/26/09

Period Ending: 02/24/14

Claims Bar Date: 01/28/10

1 Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	2 Petition/ Unscheduled Values	3 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	4 Property <u>Abandoned</u> OA=\$554(a)	5 Sale/Funds Received by the Estate	6 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Residence 6117 Ledgewood Terrace, Dublin, CA 945	745,582.00	0.00		0.00	FA
2 Innovative Bank Bus Checking Amended	800.00	0.00		0.00	FA
3 General Furnishings	1,400.00	0.00		0.00	FA
4 Personal Possessions	600.00	0.00		0.00	FA
5 Jewelry	300.00	0.00		0.00	FA
6 Met Life Policy #987906168UM	537.00	0.00		0.00	FA
7 2002 Toyota Tundra SR5 Access Cab 4dr (91k miles	5,800.00	0.00		0.00	FA
8 1998 Mercedes Benz SLK-Class SLK230 Roadster 2dr	6,460.00	0.00		0.00	FA
9 Office Furniture, Computers, Printers, Fax Machi	1,500.00	0.00		0.00	FA
10 Office Furniture, Computers, Printers, Fax Machi	550.00	0.00		0.00	FA
11 Tools: Saws, Drills, Handtools	650.00	0.00		0.00	FA
12 Farmers Insurance Group Fed CU Amended (u)	2,910.00	52.00		0.00	FA
13 Farmers Insurance Commissions - Amended (u) Case open pending receipt of final income stream	8,581.60	21,418.20		73,373.90	FA
Int INTEREST (u)	Unknown	N/A		13.26	Unknown
14 Assets Totals (Excluding unknown values)	\$775,670.60	\$21,470.20		\$73,387.16	\$0.00

Major Activities Affecting Case Closing:

Case issues, Collection of insurance premiums

11/06/12 Two additional contact payments are due from Farmers of \$7,713.56 each, the debtor retired from Farmers on 11/31/12.

The second payment to be made in late 2012 and the final payment in 2013.

11/06/12 Correspondence to counsel re status of income stream payments.

remaining issues

12/21 Farmers has sent the second payment to the debtor, counsel has made demand for a replacement check

2/21 The Third payment has been recieved, Farmers counsel has written to the debtor requesting the return of the second payment

6/13 A joint demand for turnover for the final payment will be made, to be followed by a turnover action

7/05 Half of the proceeds have been received, the final amount is expected within 20 days

10/20 The other half of the proceeds were received, Farmers insurance has provided notice that an additional disbursement to the estate is pending.

12/28 Remaining issued: The final tax returns are pending and professional fee applications.

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-46489

Trustee: (007360) John T Kendall

Case Name: PAK, HARRY S.
PAK, YUN H.

Filed (f) or Converted (c): 07/21/09 (f)

§341(a) Meeting Date: 08/26/09

Period Ending: 02/24/14

Claims Bar Date: 01/28/10

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #					

Initial Projected Date Of Final Report (TFR): October 6, 2011

Current Projected Date Of Final Report (TFR): March 1, 2014

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-46489
Case Name: PAK, HARRY S.
 PAK, YUN H.
Taxpayer ID #: **-***5562
Period Ending: 02/24/14

Trustee: John T Kendall (007360)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****49-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
11/23/09	{13}	FARMERS INSURANCE	INSURANCE COMMISSION	1229-000	24,958.77		24,958.77
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.20		24,958.97
12/08/09	1001	Harry S Pak and Yun H Pak	Debtors Exemption	8100-002		8,581.60	16,377.37
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.85		16,378.22
01/20/10	{13}	Farmers Insurance	Insurance Commissions	1229-000	3,454.07		19,832.29
01/27/10	1002	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/27/2010 FOR CASE #09-46489, Bond # 016030864 From 01-01-10 to 01-01-11	2300-000		25.49	19,806.80
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.68		19,807.48
02/12/10	{13}	Farmers Group	Insurance Commission	1229-000	1,941.26		21,748.74
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.78		21,749.52
03/22/10	{13}	Farmers Group	INSURANCE COMMISSIONS	1229-000	861.06		22,610.58
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.98		22,611.56
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.15		22,611.71
04/06/10		Wire out to BNYM account 9200*****4965	Wire out to BNYM account 9200*****4965	9999-000	-22,611.71		0.00

ACCOUNT TOTALS	8,607.09	8,607.09	\$0.00
Less: Bank Transfers	-22,611.71	0.00	
Subtotal	31,218.80	8,607.09	
Less: Payments to Debtors		8,581.60	
NET Receipts / Disbursements	\$31,218.80	\$25.49	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-46489

Case Name: PAK, HARRY S.

PAK, YUN H.

Taxpayer ID #: **-***5562

Period Ending: 02/24/14

Trustee: John T Kendall (007360)

Bank Name: The Bank of New York Mellon

Account: 9200-*****49-65 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	5 T-Code	6 Receipts \$	7 Disbursements \$	8 Checking Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****4965	Wire in from JPMorgan Chase Bank, N.A. account *****4965	9999-000	22,611.71		22,611.71
04/20/10	{13}	FARMERS GROUP, INC	Insurance commissions	1229-000	259.69		22,871.40
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.77		22,872.17
05/19/10	{13}	Farmers Group	Insurance Commissions	1229-000	717.10		23,589.27
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.98		23,590.25
06/14/10	{13}	Farmers Insurance	Insurance Commissions	1229-000	400.52		23,990.77
06/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	0.97		23,991.74
07/22/10	{13}	Farmers Group, Inc	Insurance Commissions	1229-000	336.44		24,328.18
07/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	1.02		24,329.20
08/23/10	{13}	FARMERS GROUP, INC.	insurance commissions	1229-000	2,266.33		26,595.53
08/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0500%	1270-000	1.05		26,596.58
09/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.21		26,596.79
10/14/10	{13}	Farmers Group	Insurance Commission	1229-000	6,423.53		33,020.32
10/29/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.25		33,020.57
11/11/10	{13}	Farmers Group	Insurance Commission	1229-000	452.88		33,473.45
11/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.27		33,473.72
12/20/10	{13}	Farmers Insurance Group	Insurance Commission	1229-000	500.94		33,974.66
12/31/10	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.28		33,974.94
01/14/11	{13}	Farmers Group	Insurance Commission	1229-000	592.88		34,567.82
01/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.29		34,568.11
02/01/11	11003	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/01/2011 FOR CASE #09-46489, BOND # 016030864 TERM: 01-01-11 TO 01-01-12	2300-000		46.88	34,521.23
02/10/11	{13}	Farmers Group	Insurance Commission	1229-000	418.75		34,939.98
02/28/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.26		34,940.24
03/11/11	{13}	Farmers Group	Insurance Commissions	1229-000	475.94		35,416.18
03/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.29		35,416.47
04/15/11	{13}	Farmers Group	Insurance Commission	1229-000	301.59		35,718.06
04/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.28		35,718.34
05/16/11	{13}	Farmers Group	Insurance Commission	1229-000	252.69		35,971.03
05/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.29		35,971.32
06/15/11	{13}	Farmers Group	Insurance Commission	1229-000	624.41		36,595.73
06/27/11	{13}	Farmers Group	Insurance Commission	1229-000	624.41		37,220.14
06/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.29		37,220.43
07/22/11	{13}	Farmers Insurance	Insurance Commission	1229-000	9.14		37,229.57

Subtotals : \$37,276.45

\$46.88

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-46489
Case Name: PAK, HARRY S.
 PAK, YUN H.
Taxpayer ID #: **-***5562
Period Ending: 02/24/14

Trustee: John T Kendall (007360)
Bank Name: The Bank of New York Mellon
Account: 9200-*****49-65 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
07/29/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.30		37,229.87
08/01/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		71.38	37,158.49
08/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.30		37,158.79
08/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		86.55	37,072.24
09/26/11		The Bank of New York Mellon	Bank and Technology Services Fee Adjustment	2600-000		-2.55	37,074.79
09/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.29		37,075.08
09/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		76.18	36,998.90
10/15/11	{13}	Farmers Group	Insurance commission	1229-000	249.73		37,248.63
10/31/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.31		37,248.94
10/31/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		73.70	37,175.24
11/16/11	{13}	Farmers Group	Insurance Commission	1229-000	277.41		37,452.65
11/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.30		37,452.95
11/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		81.73	37,371.22
12/30/11	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.31		37,371.53
12/30/11		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		76.78	37,294.75
01/31/12	Int	The Bank of New York Mellon	Interest posting at 0.0100%	1270-000	0.31		37,295.06
01/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		81.53	37,213.53
02/11/12	{13}	Farmers Group	Insurance commission	1229-000	302.99		37,516.52
02/17/12	{13}	Farmers Group	Insurance commission	1229-000	7,725.13		45,241.65
02/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		78.24	45,163.41
03/07/12	11004	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 01/01/2012 FOR CASE #09-46489, BOND #016048574 Term: 01-01-12 to 01-01-13	2300-000		49.71	45,113.70
03/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		92.49	45,021.21
04/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		89.18	44,932.03
05/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		101.29	44,830.74
06/29/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		88.80	44,741.94
07/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		97.79	44,644.15
08/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		94.53	44,549.62
09/28/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		85.20	44,464.42
10/31/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		100.22	44,364.20
11/30/12		The Bank of New York Mellon	Bank and Technology Services Fee	2600-000		90.90	44,273.30
12/20/12		RABOBANK MIGRATION TRANSFER OUT	TRANSFER TO 0001000736088 20121220	9999-000		44,273.30	0.00

Subtotals : \$8,557.38 \$45,786.95

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-46489
Case Name: PAK, HARRY S.
 PAK, YUN H.
Taxpayer ID #: **-***5562
Period Ending: 02/24/14

Trustee: John T Kendall (007360)
Bank Name: The Bank of New York Mellon
Account: 9200-*****49-65 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance
ACCOUNT TOTALS					45,833.83	45,833.83	\$0.00
Less: Bank Transfers					22,611.71	44,273.30	
Subtotal					23,222.12	1,560.53	
Less: Payments to Debtors						0.00	
NET Receipts / Disbursements					\$23,222.12	\$1,560.53	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-46489
Case Name: PAK, HARRY S.
 PAK, YUN H.
Taxpayer ID #: **-***5562
Period Ending: 02/24/14

Trustee: John T Kendall (007360)
Bank Name: Rabobank, N.A.
Account: ****353766 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
12/21/12		RABOBANK MIGRATION TRANSFER IN	RABOBANK MIGRATION	9999-000	44,273.30		44,273.30
12/31/12		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		59.27	44,214.03
01/15/13	21005	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/31/2012 FOR CASE #09-46489, BOND PREMIUM # 016048574, TERM: 01/01/13 TO 01/01/14	2300-000		34.24	44,179.79
01/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		69.91	44,109.88
02/01/13	{13}	Farmers Insurance	Insurance commission	1229-000	7,713.56		51,823.44
02/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		68.08	51,755.36
03/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		71.96	51,683.40
04/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		79.29	51,604.11
05/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		76.69	51,527.42
06/28/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		69.17	51,458.25
07/03/13	{13}	Joanne Yun Pak	Insurance commission	1229-000	3,856.78		55,315.03
07/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		85.66	55,229.37
08/13/13	{13}	Farmers Insurance	Insurance commission	1229-000	3,856.78		59,086.15
08/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		82.21	59,003.94
09/30/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		82.03	58,921.91
10/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		93.23	58,828.68
11/13/13	{13}	Farmers Insurance	Insurance commission	1229-000	3,519.12		62,347.80
11/25/13	21006	United States Treasury	2009 Form 1041 - Harry S Pak B/E	2810-000		260.00	62,087.80
11/25/13	21007	United States Treasury	2009 Form 1041 - Yun H Pak B/E	2810-000		260.00	61,827.80
11/25/13	21008	Franchise Tax Board	2009 From 541 - Harry S Pak B/E	2820-000		313.00	61,514.80
11/25/13	21009	Franchise Tax Board	2009 From 541 - Yun H Pak B/E	2820-000		313.00	61,201.80
11/29/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		81.33	61,120.47
12/19/13	21010	INTERNATIONAL SURETIES, LTD	BOND PREMIUM PAYMENT ON LEDGER BALANCE AS OF 12/19/2013 FOR CASE #09-46489, Bond Premium # 016048574 Term: 01/01/14 to 01/01/15	2300-000		77.09	61,043.38
12/31/13		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		97.53	60,945.85
01/31/14		Rabobank, N.A.	Bank and Technology Services Fee	2600-000		90.58	60,855.27

ACCOUNT TOTALS	63,219.54	2,364.27	\$60,855.27
Less: Bank Transfers	44,273.30	0.00	
Subtotal	18,946.24	2,364.27	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$18,946.24	\$2,364.27	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-46489
Case Name: PAK, HARRY S.
 PAK, YUN H.
Taxpayer ID #: **-***5562
Period Ending: 02/24/14

Trustee: John T Kendall (007360)
Bank Name: Rabobank, N.A.
Account: ****353766 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1	2	3	4		5	6	7
Trans. Date	{Ref #} / Check #	Paid To / Received From	Description of Transaction	T-Code	Receipts \$	Disbursements \$	Checking Account Balance

Net Receipts :	73,387.16
Less Payments to Debtor :	8,581.60
Net Estate :	\$64,805.56

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-****49-65	31,218.80	25.49	0.00
Checking # 9200-****49-65	23,222.12	1,560.53	0.00
Checking # ****353766	18,946.24	2,364.27	60,855.27
	\$73,387.16	\$3,950.29	\$60,855.27

EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: January 28, 2010

Case Number: 09-46489

Page: 1

Date: February 24, 2014

Debtor Name: PAK, HARRY S.

Time: 01:20:21 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
200	United States Treasury Department of the Treasury Internal Revenue Service Ogden, UT 94201-0148	Admin Ch. 7		\$520.00	\$520.00	0.00
200	Franchise Tax Board Franchise Tax Board PO Box 942867 Sacramento, CA 94267-0001	Admin Ch. 7		\$626.00	\$626.00	0.00
200	The Bank of New York Mellon	Admin Ch. 7		\$1,463.94	\$1,463.94	0.00
200	Rabobank, N.A.	Admin Ch. 7		\$1,106.94	\$1,106.94	0.00
200	KORNFELD, NYBERG, BENDES & KUHNER, P. C. 1970 BROADWAY, SUITE 225 OAKLAND, CA 94612	Admin Ch. 7		\$4,198.75	\$0.00	4,198.75
200	KORNFELD, NYBERG, BENDES & KUHNER, P. C. 1970 BROADWAY, SUITE 225 OAKLAND, CA 94612	Admin Ch. 7		\$26.04	\$0.00	26.04
200	RICHARD PIEROTTI KOKJER, PIEROTTI, MAIOCCO, & DUCK, LLP 333 PINE STREET, 5TH FLOOR SAN FRANCISCO, CA 94104	Admin Ch. 7		\$2,860.00	\$0.00	2,860.00
200	RICHARD PIEROTTI KOKJER, PIEROTTI, MAIOCCO, & DUCK, LLP 333 PINE STREET, 5TH FLOOR SAN FRANCISCO, CA 94104	Admin Ch. 7		\$188.26	\$0.00	188.26
200	John T Kendall 945 Morning Star Dr Sonora, CA 95370	Admin Ch. 7		\$6,490.28	\$0.00	6,490.28
200	John T Kendall 945 Morning Star Dr Sonora, CA 95370	Admin Ch. 7		\$102.27	\$0.00	102.27
BOND-1 200	INTERNATIONAL SURETIES, LTD ONE SHELL SQUARE 701 POYDRAS STREET, SUITE 420 NEW ORLEANS, LA 70139	Admin Ch. 7		\$233.41	\$233.41	0.00
18P-3 570	Internal Revenue Services P.O. Box 21126 Philadelphia, PA 19114	Priority		\$30,313.88	\$0.00	30,313.88

EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: January 28, 2010

Case Number: 09-46489

Page: 2

Date: February 24, 2014

Debtor Name: PAK, HARRY S.

Time: 01:20:22 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
1 -1 100	Farmers Insurance Group Federal Credit Union PO Box 36911 Los Angeles, CA 90010	Secured		\$0.00	\$0.00	0.00
2 -1 100	Nara Bank, a California corporation c/o Robert V. McKendrick, Esq., Hemar, Rousso & Heald, LLP, 15910 Ventura Blvd., Encino, CA 91436	Secured		\$0.00	\$0.00	0.00
13 -1 100	Alameda County Tax Collector 1221 Oak St. Oakland, CA 94612	Secured		\$0.00	\$0.00	0.00
EXEMP-1 100	Harry S Pak and Yun H Pak 6117 Ledgewood Terrace Dublin, CA 94568	Secured		\$8,581.60	\$8,581.60	0.00
3 -1 610	Advanta Bank Corp c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$1,229.44	\$0.00	1,229.44
4 -1 610	Advanta Bank Corp c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$33,535.80	\$0.00	33,535.80
5 -1 610	T A Ross Collections 1545 St Marks Plaza Stockton, CA 95207	Unsecured		\$215.00	\$0.00	215.00
6 -1 610	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$2,449.06	\$0.00	2,449.06
7 -1 610	American Express Bank FSB c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$5,634.25	\$0.00	5,634.25
8 -1 610	American Express Centurion Bank c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$2,760.47	\$0.00	2,760.47
9 -1 610	American Express Bank FSB c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$2,687.15	\$0.00	2,687.15
10 -1 610	Hudson & Keyse, LLC PO Box 1090 Mentor, OH 44061	Unsecured		\$4,408.56	\$0.00	4,408.56

EXHIBIT C

ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: January 28, 2010

Case Number: 09-46489

Page: 3

Date: February 24, 2014

Debtor Name: PAK, HARRY S.

Time: 01:20:22 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
11 -1 610	American Express Bank FSB c/o Becket and Lee LLP POB 3001 Malvern, PA 19355-0701	Unsecured		\$1,320.70	\$0.00	1,320.70
12 -1 610	Arriva Card, Inc. PO Box 94918 Las Vegas, NV 89193-4918	Unsecured		\$1,958.43	\$0.00	1,958.43
14 -1 610	US Air Conditioning Distributors 15910 Ventura Blvd 12th floor Encino, CA 91436	Unsecured		\$6,760.63	\$0.00	6,760.63
15 -1 610	Korea Times 8134 Capwell Dr. Oakland, CA 94621	Unsecured		\$4,950.00	\$0.00	4,950.00
16 -1 610	Intercol PO Box 3550 San Dimas, CA 91773	Unsecured		\$8,208.16	\$0.00	8,208.16
17 -1 610	Micha Oh c/o Malcolm Leader-Picone, Esq., Oakland, CA 94612	Unsecured		\$290,481.06	\$0.00	290,481.06
18U-3 610	Internal Revenue Services P.O. Box 21126 Philadelphia, PA 19114	Unsecured		\$6,668.72	\$0.00	6,668.72
19 -1 610	BMW Bank of North America PO Box 23356 Pittsburgh, PA 15222	Unsecured		\$13,618.18	\$0.00	13,618.18
20 -1 610	R Kingsbury Lane Inc. 3657 Grand Ave. Oakland, CA 94610	Unsecured		\$3,722.56	\$0.00	3,722.56
21 -1 610	US Air Conditioning Distributors 15910 Ventura Blvd 12th floor Encino, CA 91436	Unsecured		\$10,299.23	\$0.00	10,299.23
22 -1 610	FRESNO CREDIT BUREAU PO BOX 942 FRESNO, CA 93714	Unsecured		\$333.83	\$0.00	333.83
23 -1 610	Discover Bank DFS Services LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$6,878.37	\$0.00	6,878.37
24 -1 610	Discover Bank DFS Services LLC PO Box 3025 New Albany, OH 43054-3025	Unsecured		\$10,147.89	\$0.00	10,147.89
25 -1 610	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$24,445.87	\$0.00	24,445.87

EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Claims Bar Date: January 28, 2010

Case Number: 09-46489

Page: 4

Date: February 24, 2014

Debtor Name: PAK, HARRY S.

Time: 01:20:22 PM

Claim #	Creditor Name & Address	Claim Type	Claim Ref. No. / Notes	Amount Allowed	Paid to Date	Claim Balance
26 -1 610	Fia Card Services, NA/Bank of America by American Infosource Lp As Its Agent PO Box 248809 Oklahoma City, OK 73124-8809	Unsecured		\$22,317.92	\$0.00	22,317.92
27 -1 610	Midland Funding LLC By its authorized agent Recoser, LLC 25 SE 2nd Ave, Suite 1120 Miami, FL 33131	Unsecured		\$486.29	\$0.00	486.29
28 -1 620	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. POB 41067 NORFOLK, VA 23541	Unsecured		\$4,581.13	\$0.00	4,581.13
29 -1 620	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. POB 41067 NORFOLK, VA 23541	Unsecured		\$2,372.40	\$0.00	2,372.40
30 -1 620	PRA Receivables Management, LLC As Agent Of Portfolio Recovery Assocs. POB 41067 NORFOLK, VA 23541	Unsecured		\$11,869.91	\$0.00	11,869.91
31 -1 620	eCAST Settlement Corporation c/o Bass & Associates, P.C. 3936 E Ft. Lowell, Suite 200 Tucson, AZ 85712	Unsecured		\$593.00	\$0.00	593.00
<< Totals >>				541,645.38	12,531.89	529,113.49

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 09-46489

Case Name: PAK, HARRY S.

Trustee Name: John T Kendall

Balance on hand: \$ 60,855.27

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1 -1	Farmers Insurance Group Federal Credit Union	13,579.94	0.00	0.00	0.00
2 -1	Nara Bank, a California corporation	98,269.50	0.00	0.00	0.00
13 -1	Alameda County Tax Collector	33,323.58	0.00	0.00	0.00

Total to be paid to secured creditors: \$ 0.00Remaining balance: \$ 60,855.27

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - John T Kendall	6,490.28	0.00	6,490.28
Trustee, Expenses - John T Kendall	102.27	0.00	102.27
Attorney for Trustee, Fees - KORNFIELD, NYBERG, BENDES & KUHNER, P. C.	4,198.75	0.00	4,198.75
Attorney for Trustee, Expenses - KORNFIELD, NYBERG, BENDES & KUHNER, P. C.	26.04	0.00	26.04
Accountant for Trustee, Fees - RICHARD PIEROTTI	2,860.00	0.00	2,860.00
Accountant for Trustee, Expenses - RICHARD PIEROTTI	188.26	0.00	188.26
Other Fees: Rabobank, N.A.	1,106.94	1,106.94	0.00
Other Expenses: Franchise Tax Board	626.00	626.00	0.00
Other Fees: The Bank of New York Mellon	1,463.94	1,463.94	0.00
Other Expenses: INTERNATIONAL SURETIES, LTD	233.41	233.41	0.00
Other Expenses: United States Treasury	520.00	520.00	0.00

Total to be paid for chapter 7 administration expenses: \$ 13,865.60Remaining balance: \$ 46,989.67

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00

Remaining balance: \$ 46,989.67

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$30,313.88 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
18P-3	Internal Revenue Services	30,313.88	0.00	30,313.88

Total to be paid for priority claims: \$ 30,313.88

Remaining balance: \$ 16,675.79

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 465,517.57 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 3.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
3 -1	Advanta Bank Corp	1,229.44	0.00	44.05
4 -1	Advanta Bank Corp	33,535.80	0.00	1,201.32
5 -1	T A Ross Collections	215.00	0.00	7.70
6 -1	American Express Centurion Bank	2,449.06	0.00	87.73
7 -1	American Express Bank FSB	5,634.25	0.00	201.83
8 -1	American Express Centurion Bank	2,760.47	0.00	98.89
9 -1	American Express Bank FSB	2,687.15	0.00	96.26
10 -1	Hudson & Keyse, LLC	4,408.56	0.00	157.92
11 -1	American Express Bank FSB	1,320.70	0.00	47.31
12 -1	Arriva Card, Inc.	1,958.43	0.00	70.15
14 -1	US Air Conditioning Distributors	6,760.63	0.00	242.18
15 -1	Korea Times	4,950.00	0.00	177.32
16 -1	Intercol	8,208.16	0.00	294.03

17 -1	Micha Oh	290,481.06	0.00	10,405.62
18U-3	Internal Revenue Services	6,668.72	0.00	238.89
19 -1	BMW Bank of North America	13,618.18	0.00	487.83
20 -1	R Kingsbury Lane Inc.	3,722.56	0.00	133.35
21 -1	US Air Conditioning Distributors	10,299.23	0.00	368.94
22 -1	FRESNO CREDIT BUREAU	333.83	0.00	11.96
23 -1	Discover Bank	6,878.37	0.00	246.40
24 -1	Discover Bank	10,147.89	0.00	363.52
25 -1	Fia Card Services, NA/Bank of America	24,445.87	0.00	875.70
26 -1	Fia Card Services, NA/Bank of America	22,317.92	0.00	799.47
27 -1	Midland Funding LLC	486.29	0.00	17.42

Total to be paid for timely general unsecured claims: \$ 16,675.79
Remaining balance: \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 19,416.44 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
28 -1	PRA Receivables Management, LLC	4,581.13	0.00	0.00
29 -1	PRA Receivables Management, LLC	2,372.40	0.00	0.00
30 -1	PRA Receivables Management, LLC	11,869.91	0.00	0.00
31 -1	eCAST Settlement Corporation	593.00	0.00	0.00

Total to be paid for tardy general unsecured claims: \$ 0.00
Remaining balance: \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims: \$ 0.00
Remaining balance: \$ 0.00

